

**Identify actions taken to overcome the effects of any impediments identified in the jurisdiction's analysis of impediments to fair housing choice. 91.520(a)**

**Impediment # 1: Declining housing affordability, particularly for low-income households, with a rising proportion of low-income households experiencing inadequate or cost-burdened housing.** DCA continues to support municipal efforts to provide affordable housing through a variety of methods, ranging from assistance with ordinance writing to funding opportunities available for affordable housing activities.

In order to create more affordable housing for people with special needs, DCA continued to commit the funds it received through the National Housing Trust Fund (NHTF) to households that are extremely low income (<30% of Area Median Income) and that have special needs.

HMFA continued its state-wide Down Payment Assistance Program (DPA) which provides \$10,000 for qualified first-time homebuyers to use as down payment and closing cost assistance when purchasing a home in New Jersey. The DPA is an interest-free, five-year forgivable second loan with no monthly payment.

The State passed the FY 2020 budget in June which provides \$60 million of Affordable Housing Trust fund money for affordable housing development.

**Impediment #2: A rising proportion of people with Limited English Proficiency, fueled by strong levels of immigration, implying more difficulty in accessing housing and understanding the home rental or purchase process.**

DCA continued to maintain its language line for interpretation services and regularly updates its internal volunteer language bank to improve immediate access to assistance in the constituent's language. DCA will continue to identify vital documents and translate them into Spanish.

**Impediment #3: A concentration of subsidized housing in neighborhoods with relatively high levels of poverty**

DCA continued to encourage housing voucher holders to relocate to areas of high opportunity, away from areas with concentrations of poverty. Last year, the program operated in Camden County, Mercer County and in Essex County.

In its Housing Choice Voucher Program, DCA continued to use the HUD Small Area Fair Market Rents (SAFMR) in the counties mandated. In zip codes of lower poverty, the SAFMRs allow for higher payment standards to allow families to access housing in areas of higher opportunity. DCA has voluntarily adopted the SAFMRs in the same areas in its State Rental Assistance Program. Twelve of New Jersey's 25 Community Services Block Grant (CSBG) grantees provided housing counseling; six of those agencies are HUD Certified. Eleven CSBG grantees provided emergency shelter and ten provided homelessness prevention services.

The State continues to maintain the New Jersey Housing Resource Center, an online database that serves as a clearinghouse for available affordable rental properties across New Jersey. The search tool provides detailed information about rental properties in both English and Spanish, enabling individuals and families looking for housing to locate a unit that best fits their needs. The site also provides a tool for rent calculations, moving costs, a budget worksheet, and rental checklists.

**Impediment # 4: Lack of public information about fair housing law rights and responsibilities and lack of dialogue among groups with similar interest in access to fair housing and fair housing protections**

DCA continued to update a Fair Housing website (in English and Spanish) to serve as a "One Stop Shop" to provide the public with information about housing discrimination law and where to find information and assistance about mortgage lending, rentals, home sales, homeowner's insurance and individual counseling. A link to the site is prominently featured on the Department's website.

DCA continued to provide technical assistance to grantees and developers on State and federal fair housing laws as requested.

DCA's consistent policy continues to be that it will refer instances of a landlord refusing to accept a lawful source of income to the Division on Civil Rights for its review. DCA also encourages tenants encountering this issue to file their own complaints with DCR and/or the Office of Fair Housing.

HMFA continued to offer free housing counseling assistance through its Foreclosure Mediation Assistance Program. To qualify for mediation the property must be the subject of an active residential mortgage foreclosure action. Mediation must be requested within 60 days after service of the foreclosure summons and complaint unless a court order is entered directing the parties to mediation. The homeowner must be living in the property that is in foreclosure, and all borrowers listed on the note must agree to participate in mediation.

**Impediment # 5: The continuation of land use and zoning barriers to the production of housing for low-income households in some localities.**

The Office of Local Planning Services (LPS) within DCA continues to make itself available to assist provide municipalities assistance on a variety of planning projects. Examples of these services include, but are not limited to, drafting land use ordinances, drafting a municipal master plan or master plan amendment, conducting market analysis, or drafting a redevelopment plan or redevelopment plan amendment. There is no cost to the municipality for such services. During the last year, LPS has worked with the County Planners Association, the New Jersey Planning Officials organization, the Urban Mayors Council, the Pinelands Commission, and the Highlands Council, in order to help publicize the availability of its services. As noted in the AI, where appropriate in a given case, LPS staff continues to promote the use by municipalities of inclusionary zoning at higher densities as a land use tool.

**Impediment # 6: The need for housing for special needs populations, including the disabled, veterans, and the homeless.**

DCA in partnership with the NJ Department of Human Services continued to administer a voucher program for households transitioning from the Division of Family Development (DFD)'s demonstration housing programs, which have ended. This voucher program will serve up to 500 households from those programs who have a permanent disability and receive SSI, and who would be at risk of homelessness without this subsidy.

DCA in partnership with the NJ Department of Human Services administers a voucher program called the Supportive Housing Connection (SHC). SHC provides housing assistance to special needs households.

DCA in partnership with the NJ Department of Children and Families (DCF) continued to administer a voucher program for families that are involved with the child welfare system and are homeless or unstably housed. DCA works with DCF to coordinate outreach and referral. DCF provides security deposits, move-in costs, and tenancy support services. The program which was originally going to assist 150 families has been expanded to assist 450 families over the next fiscal year.

DCA staff continued to meet with the executive directors of the Supportive Housing Association of NJ (SHA) and the Housing & Community Development Network of NJ (HCDNNJ), to discuss the housing needs of this population. DCA staff also attends SHA's regular membership meetings and present updates on DCA's activities, as well as answering questions from members.

DCA continues to respond to relevant notices of funding available to increase the State's voucher portfolio.

DCA also administers 971 Veterans Administration Supportive Housing (VASH) vouchers and 273 project-based Housing Choice Vouchers for homeless and at-risk veterans. In addition, DCA has "graduated" 68 formerly homeless veterans from VASH to Housing Choice Vouchers.

DCA has a preference in its Housing Choice Voucher Administrative Plan for households in which a member has a disability.

### **Impediment # 7: Racial and Ethnic Housing Concentration**

As described under Impediment # 3, DCA continued to assist housing voucher holders locate to areas of high opportunity, away from areas with high concentrations of poverty. The program operated in Camden, Essex and Mercer Counties.

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